

**Information to identify the case:**

Debtor 1	<b>Wanda Geovanna Castillo</b>	Social Security number or ITIN	<b>xxx-xx-6832</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Carmelo Almodovar</b>	Social Security number or ITIN	<b>xxx-xx-2268</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>14-36013-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Wanda Geovanna Castillo  
aka Carmelo Rivera

Carmelo Almodovar

8/26/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Wanda Geovanna Castillo  
 Carmelo Almodovar  
 Debtors

Case No. 14-36013-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 74

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db/jdb  
 lm Wanda Geovanna Castillo, Carmelo Almodovar, 1941 49th Street, Pennsauken, NJ 08110-2959  
 +New Jersey Housing and Mortgage Finance Company, Cenlar FSB, 425 Phillips Boulevard,  
 Ewing, NJ 08618-1430  
 515252397 +Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523  
 515252399 +American Medical Collection Company, 4 Westchester Plaza, Elmsford, NY 10523-1612  
 515428672 +Cavalry SPV I, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd. Ste 200,  
 Tucson, AZ 85712-1083  
 515252403 +Cenlar Loan Servicing, PO Box 77404, Ewing, NJ 08628-6404  
 515252406 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 515252409 Home Depot Credit Card Services, Dept 32-2534437391, PO Box 9055,  
 Des Moines, IA 50368-9055  
 515252410 Hospital Billing - CHOP, Lock Box 7802, PO Box 8500, Philadelphia, PA 19178-7802  
 515252414 Jefferson University Hospitals, PO Box 8500-3100, Philadelphia, PA 19178-3100  
 515252415 Kennedy Hospital, PO Box 48023, Newark, NJ 07101-4823  
 515252419 Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626  
 515252421 NCO Financial Systems, Inc., 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026  
 515252422 #Neurology & Neurophysiology Assoc, PC, 1015 Chestnut Street # 810,  
 Philadelphia, PA 19107-4308  
 515252416 +New Jersey Housing & Mortgage Finance, Agency, as Servicer, Kivitz McKeever Lee, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 515383284 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Boulevard,  
 Ewing, NJ 08618-1430  
 515252423 +One Main Financial, PO Box 499, Hanover, MD 21076-0499  
 515252424 Our Lady of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
 515252427 +PSE&G, 80 Park Plaza, Newark, NJ 07102-4194  
 515252425 Peter A. Curreri DO LLC, 124 Lexington Ave, Merchantville, NJ 08109-2031  
 515252426 Physician's Billing - PB Chop, Lock Box 8017, PO BOX 8500, Philadelphia, PA 19178-8017  
 515252428 +Public Power, 1055 Washington Blvd., 7th Floor, Stamford, CT 06901-2252  
 515252430 +South Jersey Behavioral Health, 2500 McClellan Ave., Merchantville, NJ 08109-0001  
 515252431 +South Jersey Gastroenterology, PA, 406 Lippincott Drive, Ste E, Marlton, NJ 08053-4168  
 515252432 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 515252433 +State of New Jersey Department of Labor, Bankruptcy Section, PO Box 951,  
 Trenton, NJ 08625-0951  
 515252434 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245  
 515252437 The Children's Hospital of Philadelphia, PO Box 8500-7802, Philadelphia, PA 19178-7802  
 515252438 +The Endo Center at Voorhees, PO Box 150, West Berlin, NJ 08091-0150  
 515252439 +The Heart House, 120 White Horse Pike, Ste 112, Haddon Heights, NJ 08035-1938  
 515252440 Thomas Jefferson University Hospital, PO Box 8500-3100, Philadelphia, PA 19178-3100  
 515252442 +Transworld Systems, Two Huntington Quadrangle, Suite 3NO2, Melville, NY 11747-4503  
 515381758 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
 515252446 US Department of Education, c/o Great Lakes Educational Loan Service, PO Box 530229,  
 Atlanta, GA 30353-0229  
 515252444 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104  
 515252445 University Gastro & Hepat, 132 S. 10th Street, Philadelphia, PA 19107-5244  
 515252447 +Virtua Health System, 5 Eves Drive, Suite 200, Marlton, NJ 08053-3135  
 515252448 +Virtua Voorhees, 100 Bowman Drive, Voorhees, NJ 08043-9612  
 515510727 +Wells Fargo Bank, N.A., d/b/a/ Wells Fargo Dealer Services, John R. Morton, Jr., Esquire,  
 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: pmarraffa@standingtrustee.com Aug 26 2016 23:46:51 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 tr +EDI: QJDMARCHAND.COM Aug 26 2016 23:33:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 26 2016 23:47:32 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 26 2016 23:47:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: WFFC.COM Aug 26 2016 23:33:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
 1451 Thomas Langston Road, Winterville, NC 28590-8872  
 515252396 EDI: RMCB.COM Aug 26 2016 23:33:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935  
 515252398 +EDI: RMCB.COM Aug 26 2016 23:33:00 American Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 515477622 EDI: RESURGENT.COM Aug 26 2016 23:33:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515252401 E-mail/Text: clientrep@capitalcollects.com Aug 26 2016 23:48:26 Capital Collection Service,  
 PO Box 150, West Berlin, NJ 08091-0150  
 515252402 EDI: CAPITALONE.COM Aug 26 2016 23:33:00 Capital One Bank USA NA, PO Box 71083,  
 Charlotte, NC 28272-1083

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 74

Date Rcvd: Aug 26, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515350315 +E-mail/Text: bankruptcy@cavps.com Aug 26 2016 23:47:43 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
515252404 +EDI: CRFRSTNA.COM Aug 26 2016 23:33:00 Credit First, PO Box 81344,  
Cleveland, OH 44188-0001  
515460044 +EDI: CRFRSTNA.COM Aug 26 2016 23:33:00 Credit First NA, PO Box 818011,  
Cleveland, OH 44181-8011  
515263563 EDI: DISCOVER.COM Aug 26 2016 23:33:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
515252405 EDI: DISCOVER.COM Aug 26 2016 23:33:00 Discover More Card, PO Box 71084,  
Charlotte, NC 28272-1084  
515252407 EDI: AMINFOFP.COM Aug 26 2016 23:33:00 First Premier Bank, PO Box 5517,  
Sioux Falls, SD 57117-5517  
515252408 EDI: RMSC.COM Aug 26 2016 23:33:00 GECapital Retail Bank, PO Box 960061,  
Orlando, FL 32896-0061  
515252411 EDI: IIC9.COM Aug 26 2016 23:38:00 IC System, 444 Highway 96 East, PO Box 64378,  
Saint Paul, MN 55164-0378  
515252412 +E-mail/Text: clientservices@incharge.org Aug 26 2016 23:48:22 InCharge Debt Solutions,  
5750 Major Blvd, Suite 300, Orlando, FL 32819-7971  
515252413 +EDI: IRS.COM Aug 26 2016 23:33:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
515477402 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC,  
c/o One Main Financial Holdings, Inc., POB 12914, Norfolk VA 23541  
515372852 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC, c/o PC Richard,  
POB 41067, Norfolk VA 23541  
515476418 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC,  
c/o Sears Charge Plus, POB 41067, Norfolk VA 23541  
515476421 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC,  
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
515477234 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515476517 EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
515260523 +E-mail/Text: bankruptcy@pseg.com Aug 26 2016 23:46:48 PSE&G, PO Box 490,  
Cranford NJ 07016-0490, Attn: Bankruptcy Dept  
515252429 EDI: SEARS.COM Aug 26 2016 23:33:00 Sears Credit Cards, PO Box 6283,  
Sioux Falls, SD 57117-6283  
515252435 EDI: RMSC.COM Aug 26 2016 23:33:00 Synchrony Bank /PC Richard & Sons, PO Box 960061,  
Orlando, FL 32896-0061  
515252436 +EDI: RMSC.COM Aug 26 2016 23:33:00 Synchrony Bank/ Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
515252443 +E-mail/Text: bankruptcydepartment@tsico.com Aug 26 2016 23:48:12 Transworld Systems,  
PO Box 15618, Dept 51, Wilmington, DE 19850-5618  
515252441 +E-mail/Text: bankruptcydepartment@tsico.com Aug 26 2016 23:48:12 Transworld Systems,  
507 Prudential Road, Horsham, PA 19044-2308  
515319756 EDI: WFFC.COM Aug 26 2016 23:33:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
515510726 +EDI: WFFC.COM Aug 26 2016 23:33:00 Wells Fargo Bank, N.A.,  
d/b/a/ Wells Fargo Dealer Services, 1451 Thomas Langston Rd., Winterville, NC 28590-8872  
515252449 EDI: WFFC.COM Aug 26 2016 23:33:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515252400 ##+Apex Asset Management, 1891 Santa Barbara Drive, Lancaster, PA 17601-4106  
515252417 ##+Lourdes Cardiology Services PC, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200  
515252418 ##+Lourdes Cardiology, 63. Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200  
515252420 ##+NCO Financial, PO Box 15636, Wilmington, DE 19850-5636

TOTALS: 0, \* 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 74

Date Rcvd: Aug 26, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor Wanda Geovanna Castillo cboyle@mpadlaw.com,  
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;  
kshaffer@marcuslaw.net  
Carrie J. Boyle on behalf of Joint Debtor Carmelo Almodovar cboyle@mpadlaw.com,  
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;  
kshaffer@marcuslaw.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Joshua I. Goldman on behalf of Loss Mitigation New Jersey Housing and Mortgage Finance  
Company jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas G. Egner on behalf of Debtor Wanda Geovanna Castillo tegner@mpadlaw.com,  
kgresh@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com  
Thomas G. Egner on behalf of Trustee Isabel C. Balboa tegner@mpadlaw.com,  
kgresh@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com  
Thomas G. Egner on behalf of Joint Debtor Carmelo Almodovar tegner@mpadlaw.com,  
kgresh@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com

TOTAL: 11